

Caption in Compliance with D.N.J. LBR 9004-1(b)

Michael G. Boyd
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157 Engle Street
Englewood, NJ 07631
201-894-9800
Attorney for Debtor

In Re:

Maria Vilmar Batista fka Maria Darrigo

Case No.: 16-12529

Judge: Gambardella

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1. ☐ Motion for Relief from the Automatic Stay filed by _____ ,
creditor,

A hearing has been scheduled for _____, at _____.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☒ Certification of Default filed by Select Portfolio Servicing,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

- ☒ Payments have been made in the amount of \$ 7,242.46, but have not
been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

November 2017 payment to be made by the end of November 2017.

\$499.73 balance of post-petition arrears to be paid by 12/30/2017.

☒ Other (**explain your answer**):

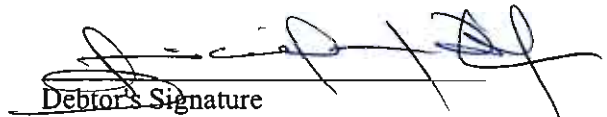
Debtor paid by phone on 5/1/2017 for \$2,081.00 conf. #14336147

Debtor paid by phone on 10/6/2017 for \$2,580.73 conf. #15287071

Debtor paid by phone on 11/20/2017 for \$2,580.73 conf #15794330

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 11/21/2017

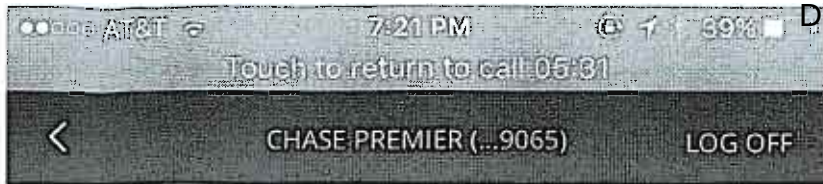

Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.



ORIG CO NAME:SELECT PORTFOLIO CO ENTRY DE...

Pending

-\$2,580.73

← 11/20/2017 payment

CONF # 15794330

NEW YORK LIFE INS. PREM. PPD ID: 1135582869

Nov 20, 2017

\$2,581.59

-\$177.50

Online Transfer from CHK ...5713 transaction#: 66...

Nov 20, 2017

\$2,759.09

\$150.00

Online Transfer from CHK ...5713 transaction#: 66...

Nov 20, 2017

\$2,609.09

\$170.00

QuickPay with Zelle payment from PATRICIA B EV...

Nov 20, 2017

\$2,439.09

\$1,000.00

ATM CASH DEPOSIT 11/20 55 W PALISADE AVE EN...

Nov 20, 2017

\$1,439.09

\$1,430.00

ATM WITHDRAWAL 003726 11/1750 GRAND

Nov 17, 2017



September 14, 2017 through October 12, 2017

Account Number: 000907989759065

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$5.58
09/15	ATM Check Deposit 09/15 55 W Palisade Ave Englewood NJ Card 8762	150.00	155.58
09/15	Quickpay With Zelle Payment To Patty 6520675463	-150.00	5.58
09/20	ATM Cash Deposit 09/20 50 Grand Ave Englewood NJ Card 8762	135.00	140.58
09/20	Online Transfer From Chk ...5713 Transaction#: 6531199594	40.00	180.58
09/20	New York Life Ins. Prem. PPD ID: 1135582869	-177.50	3.08
09/22	ATM Check Deposit 09/22 50 Grand Ave Englewood NJ Card 8762	320.00	323.08
09/22	Online Transfer From Chk ...5713 Transaction#: 6537365777	120.00	443.08
09/22	ATM Withdrawal 09/22 50 Grand Ave Englewood NJ Card 8762	-420.00	23.08
09/22	ATM Withdrawal 09/22 50 Grand Ave Englewood NJ Card 8762	-20.00	3.08
09/25	09/25 Online Transfer To Chk ...5713 Transaction#: 6543639306	-2.00	1.08
09/26	ATM Cash Deposit 09/26 50 Grand Ave Englewood NJ Card 8762	45.00	46.08
09/26	Deposit 1718064854	360.00	406.08
09/26	09/26 Online Transfer To Chk ...5713 Transaction#: 6545803284	-45.00	361.08
09/29	ATM Check Deposit 09/29 55 W Palisade Ave Englewood NJ Card 8762	200.00	561.08
09/29	Online Transfer From Chk ...5713 Transaction#: 6555016705	260.00	821.08
09/29	Online Transfer From Chk ...5713 Transaction#: 6554085818	217.00	1,038.08
09/29	ATM Withdrawal 09/29 55 W Palisade Ave Englewood NJ Card 8762	-200.00	838.08
09/29	ATM Withdrawal 09/29 55 W Palisade Ave Englewood NJ Card 8762	-260.00	578.08
09/29	Bcbsnj Primary 1 Online 000000868079502 Web ID: 5593570001	-216.50	361.58
10/02	ATM Cash Deposit 10/02 55 W Palisade Ave Englewood NJ Card 8762	610.00	971.58
10/02	Online Transfer From Chk ...5713 Transaction#: 6558015262	10.00	981.58
10/02	Check # 1017	-360.00	621.58
10/02	10/02 Online Transfer To Chk ...5713 Transaction#: 6563125140	-610.00	11.58
10/02	Recurring Card Purchase 10/01 Spotify USA 646-8375380 NY Card 8762	-10.68	0.90
10/05	ATM Cash Deposit 10/05 50 Grand Ave Englewood NJ Card 8762	120.00	120.90
10/05	10/05 Online Transfer To Chk ...5713 Transaction#: 6571662466	-120.00	0.90
10/06	ATM Cash Deposit 10/06 504 Bergen Blvd Ridgefield NJ Card 8762	1,850.00	1,850.90
10/06	ATM Check Deposit 10/06 55 W Palisade Ave Englewood NJ Card 8762	200.00	2,050.90
10/06	Online Transfer From Chk ...5713 Transaction#: 6575284510	610.00	2,660.90
10/06	Online Transfer From Chk ...5713 Transaction#: 6574192016	120.00	2,780.90
10/06	Quickpay With Zelle Payment From Patricia B Evangelista 6573533190	105.00	2,885.90
10/06	Online Transfer From Chk ...5713 Transaction#: 6574193681	35.00	2,920.90
10/06	10/06 Check # 1019	-100.00	2,820.90
10/06	ATM Withdrawal 10/06 55 W Palisade Ave Englewood NJ Card 8762	-200.00	2,620.90
10/06	Select Portfolio Sps 0015287071 Tel ID: 1870465626 <i>LAWREN</i>	-2,580.73	40.17
10/10	ATM Cash Deposit 10/09 50 Grand Ave Englewood NJ Card 8762	640.00	680.17
10/10	Quickpay With Zelle Payment From Patricia B Evangelista 6580347373	100.00	780.17
10/10	10/09 Online Transfer To Chk ...5713 Transaction#: 6580523202	-640.00	140.17
10/10	10/09 Online Transfer To Chk ...5713 Transaction#: 6580524097	-100.00	40.17
10/10	Check # 5081	-35.40	4.77
	Ending Balance		\$4.77



April 13, 2017 through May 10, 2017
Account Number: **000907989759065**

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
04/17	Check # 1010	-90.00	37.96
04/18	ATM Cash Deposit 04/18 504 Bergen Blvd Ridgefield NJ Card 8762	420.00	457.96
04/18	Check # 995	-450.00	7.96
04/20	ATM Cash Deposit 04/20 55 W Palisade Ave Englewood NJ Card 8762	180.00	187.96
04/20	Card Purchase 04/11 Allivet 877-5009944 FL Card 8762	-61.00	126.96
04/20	New York Life Ins. Prem. PPD ID: 1135582869	-177.50	-50.54
04/20	Insufficient Funds Fee For A \$177.50 Item - Details: New York Life Ins. Prem. PPD ID: 1135582869	-34.00	-84.54
04/21	ATM Check Deposit 04/21 50 Grand Ave Englewood NJ Card 8762	60.00	-24.54
04/21	ATM Cash Deposit 04/21 50 Grand Ave Englewood NJ Card 8762	10.00	-14.54
04/21	Online Transfer From Chk ...5713 Transaction#: 6166283183	220.00	205.46
04/21	ATM Withdrawal 04/21 50 Grand Ave Englewood NJ Card 8762	-200.00	5.46
04/28	ATM Check Deposit 04/28 50 Grand Ave Englewood NJ Card 8762	280.00	285.46
04/28	Public Service Pseg PPD ID: 4221212800	-278.00	7.46
05/01	ATM Cash Deposit 05/01 55 W Palisade Ave Englewood NJ Card 8762	2,150.00	2,157.46
05/01	Select Portfolio Sps 0010362010 Tel ID: 1870465626 <i>LAWTON</i> 2,084.00 X		76.46 X
05/01	Recurring Card Purchase 05/01 Spotify USA 646-8375380 NY Card 8762	-10.68	65.78
05/02	ATM Cash Deposit 05/02 55 W Palisade Ave Englewood NJ Card 8762	240.00	305.78
05/02	05/02 Online Transfer To Chk ...5713 Transaction#: 6194954266	-80.00	225.78
05/02	Bcbnsj Primary 1 Online 000000819512410 Web ID: 5593570001	-216.50	9.28
05/03	Deposit 1689253685	2,500.00	2,509.28
05/05	ATM Check Deposit 05/05 50 Grand Ave Englewood NJ Card 8762	200.00	2,709.28
05/05	ATM Withdrawal 05/05 50 Grand Ave Englewood NJ Card 8762	-200.00	2,509.28
05/05	Select Portfolio Sps 0010362010 Tel ID: 1870465626 <i>LAFAYETTE</i> -2,496.40 X		12.88 X
05/08	Online Transfer From Chk ...5713 Transaction#: 6209839575	300.00	312.88
05/08	Macys Online Pmt 112321525118922 Web ID: Cltcltp	-92.16	220.72
05/09	ATM Cash Deposit 05/09 504 Bergen Blvd Ridgefield NJ Card 8762	920.00	1,140.72
05/09	ATM Cash Deposit 05/09 55 W Palisade Ave Englewood NJ Card 8762	400.00	1,540.72
05/09	Online Transfer From Chk ...5713 Transaction#: 6212018948	45.00	1,585.72
05/10	Chapter13Trust Onlinepmt 6287860 Web ID: 2010813406	-1,581.00	4.72
05/10	Greenbergpayfe Onlinefee 6287861 Web ID: Ch13Epaygl	-2.00	2.72
Ending Balance			\$2.72

OVERDRAFT AND RETURNED ITEM FEE SUMMARY

	Total for This Period	Total Year-to-date
Total Overdraft Fees *	\$34.00	\$68.00
Total Returned Item Fees	\$.00	\$.00

* Total Overdraft Fees includes Insufficient Funds Fees, and Extended Overdraft Fees

*05/05 total LAWTON
Portfolio number LAFAYETTE*